

## **AMENDMENTS TO THE CLAIMS**

*Please amend claim 55, as follows (all claims and their status identifiers are presented)::*

1. (Previously Presented) A method for generating a customized proposal in the development of insurance plans for a customer, the method comprising:  
storing customer data within a database in a computer system by using one or more modules, the database having stored therein insurance plan products with plan requirements data;  
determining if a particular insurance plan may be proposed but is not currently configured for the customer based upon the stored plan requirements data and either the stored customer data or user selected plan options by using the one or more modules, the user selected plan options being obtained from an input device of the computer system;  
presenting a description of insurance plan options, the options comprising an option currently available to the customer on a display device of the computer system based upon the stored customer data and the user selected plan options by using the one or more modules, the description of insurance plan options including an indication that the particular insurance plan being proposed is not currently configured for the customer, and an indication of what conditions are not met for the customer to qualify for the proposed but currently not configured insurance plan; and  
generating a customized proposal in the computer system based upon a selection made from the presented insurance plan options by using the one or more modules, the proposal including a description of a preferred insurance plan, at least a portion of the customer data, and estimated costs for the preferred insurance plan,  
wherein the customized proposal resulted from a preliminary proposal module taking a plan produced by a plan configuration engine module along with cost data to produce a formal proposal.
2. (Previously Presented) The method of claim 1 further comprising printing the customized proposal.

3. (Previously Presented) The method of claim 1 wherein the generating comprises providing insurance company data as part of the customized proposal.
4. (Previously Presented) The method of claim 1 further comprising providing the customized proposal in electronic form to the customer.
5. (Previously Presented) The method of claim 1 wherein the generating comprises deriving the estimated costs from information stored in the database.
6. (Previously Presented) The method of claim 1 further comprising obtaining the user selected plan options from the input device of the computer system.
7. (Canceled)
8. (Previously Presented) The method of claim 1 wherein the presenting comprises:  
selecting, with the input device, one or more sets of possible insurance plans from the insurance plan options presented to the customer on the display device;  
determining an estimated cost for each of the selected sets of insurance plans; and  
generating a customized comparison for the possible set of insurance plans in the sales computer system that includes the customer data, the description of the selected insurance plans, and the estimated costs for the selected set of insurance plans.
9. (Previously Presented) The method of claim 1 wherein the available insurance plan options comprise a plurality of health insurance plans.
10. (Previously Presented) The method of claim 1 further comprising transmitting the customer data and user selected plan options from the computer system to a remote server system for processing of a request for insurance.

11. (Previously Presented) A computer program product readable by a computer system having computer-executable instructions that when executed cause a processor of the computer system to perform a method for generating a customized proposal in the development of insurance plans for a customer, the method comprising:
- storing customer data within a database in the computer system by using one or more modules, the database having stored therein insurance plan products with plan requirements data;
  - determining if a particular insurance plan may be proposed but is not currently configured for the customer based upon the stored plan requirements data and either the stored customer data or user selected plan options by using the one or more modules, the user selected plan options being obtained from an input device of the computer system;
  - presenting a description of insurance plan options, the options comprising an option currently available to the customer on a display device of the computer system based upon the stored customer data and the user selected plan options by using the one or more modules, the description of insurance plan options including an indication that the particular insurance plan being proposed is not currently configured for the customer, and an indication of what conditions are not met for the customer to qualify for the proposed but currently not configured insurance plan; and
  - generating a customized proposal in the computer system based upon a selection made from the presented insurance plan options by using the one or more modules, the proposal including a description of a preferred insurance plan by using the one or more modules, at least a portion of the customer data, and estimated costs for the preferred insurance plan,
- wherein the customized proposal resulted from a preliminary proposal module taking a plan produced by a plan configuration engine module along with cost data to produce a formal proposal.

Claims 12-19. (Canceled)

20. (Previously Presented) The method of claim 1 wherein the generating comprises providing an insurance plan as part of the customized proposal.
21. (Previously Presented) The method of claim 1 wherein the generating comprises providing insurance application forms as part of the customized proposal.
22. (Previously Presented) The method of claim 1 wherein the generating comprises providing benefit charts data as part of the customized proposal.
23. (Previously Presented) The method of claim 1 wherein the generating comprises providing provider information data as part of the customized proposal.
24. (Previously Presented) The method of claim 1 wherein the available insurance plan options comprise a plurality of dental insurance plans.
25. (Previously Presented) The method of claim 1 wherein the available insurance plan options comprise a plurality of life insurance plans.
26. (Previously Presented) The method of claim 1 wherein the available insurance plan options comprise a plurality of disability insurance plans.
27. (Previously Presented) The method of claim 1 wherein the insurance plan comprises a set of insurance plans.
28. (Previously Presented) The method of claim 1 wherein the storing comprises storing the customer data and insurance plan products in a relational database that is hosted in a networked environment with portions stored in a remote memory storage device.

29. (Previously Presented) The method of claim 1 wherein the storing comprises storing the customer data and insurance plan products in a relational database comprising a plurality of modules.
30. (Previously Presented) A computer system for generating a customized proposal in the development of insurance plans for a customer, the system comprising:  
an input device configured to prompt a user of the computer system to input customer data by using one or more modules;  
a system memory having stored within a database input customer data and insurance plan products information including plan requirements data and plan options;  
a display device; and  
a processor unit, operatively coupled to the input device, system memory, and display device, that is configured to: (i) determine if a particular insurance plan may be proposed but is not currently configured for the customer based upon the stored plan requirements data and either the stored customer data or user selected plan options by using the one or more modules, the user selected plan options being obtained from the input device, (ii) present a description of insurance plan options, the options comprising an option currently available to the customer on the display device based upon the customer data and the user selected plan options by using the one or more modules, the description of insurance plan options including an indication that the particular insurance plan being proposed is not currently configured for the customer, and an indication of what conditions are not met for the customer to qualify for the proposed but currently not configured insurance plan, and (iii) generate a customized proposal based upon a selection made from the presented insurance plan options by using the one or more modules, the proposal including a description of a preferred insurance plan by using the one or more modules, at least a portion of the customer data, and estimated costs for the preferred insurance plan,

wherein the customized proposal resulted from a preliminary proposal module taking a plan produced by a plan configuration engine module along with cost data to produce a formal proposal.

31. (Previously Presented) The computer system of claim 30 further comprising a printer, operatively coupled to the processor unit, configured to print the customized proposal.
32. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to provide insurance company data as part of the customized proposal.
33. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to provide an insurance plan as part of the customized proposal.
34. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to provide insurance application forms as part of the customized proposal.
35. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to provide benefit charts data as part of the customized proposal.
36. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to provide provider information data as part of the customized proposal.
37. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to provide the customized proposal in electronic form to the customer.
38. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to derive the estimated costs from information stored in the database.
39. (Previously Presented) The computer system of claim 30 wherein the input device is configured to prompt the user to input selected plan options.

40. (Canceled)
41. (Previously Presented) The computer system of claim 30 wherein the processor unit is configured to: (i) select, based on user input from the input device, one or more sets of possible insurance plans from the insurance plan options presented to the customer on the display device, (ii) determine an estimated cost for each of the selected sets of insurance plans, and (iii) generate a customized comparison for the possible set of insurance plans in the sales computer system that includes the customer data, the description of the selected insurance plans, and the estimated costs for the selected set of insurance plans.
42. (Previously Presented) The computer system of claim 30 wherein the available insurance plan options comprise a plurality of health insurance plans.
43. (Previously Presented) The computer system of claim 30 wherein the available insurance plan options comprise a plurality of dental insurance plans.
44. (Previously Presented) The computer system of claim 30 wherein the available insurance plan options comprise a plurality of life insurance plans.
45. (Previously Presented) The computer system of claim 30 wherein the available insurance plan options comprise a plurality of disability insurance plans.
46. (Previously Presented) The computer system of claim 30 further comprising a logical connection to a remote computer operatively coupled to the processor unit, the processor unit being configured to transmit the customer data and user selected plan options from the computer system to the remote computer for processing of a request for insurance.
47. (Previously Presented) The computer system of claim 30 wherein the insurance plan comprises a set of insurance plans.

48. (Previously Presented) The computer system of claim 30 wherein the database comprises a relational database that is hosted in a networked environment with portions stored in a remote memory storage device.
49. (Previously Presented) The computer system of claim 30 wherein the database comprises a relational database comprising a plurality of modules.
50. (Previously Presented) A method for generating a customized proposal in the development of insurance plans for a customer, the method comprising:  
storing customer data within a database in a computer system by using one or more modules, the database having stored therein insurance plan products with plan requirements data;  
comparing in the computer system the customer data with the plan requirements data from the stored insurance plan products by using the one or more modules;  
determining if a particular insurance plan may be proposed but is not currently configured for the customer based upon the stored plan requirements data and either the stored customer data or user selected plan options by using the one or more modules, the user selected plan options being obtained from an input device of the computer system;  
presenting a description of insurance plan options, the options comprising an option currently available to the customer on a display device of the computer system based upon the stored customer data and the user selected plan options by using the one or more modules, the description of insurance plan options including an indication that the particular insurance plan being proposed is not currently configured for the customer, and an indication of what conditions are not met for the customer to qualify for the proposed but currently not configured insurance plan; and  
generating a customized proposal in the computer system that is different from the stored insurance products by the comparing the customer data and the determining of the



particular insurance plan, based upon a selection made from the presented insurance plan options by using the one or more modules, the proposal including a description of a preferred insurance plan by using the one or more modules, at least a portion of the customer data, and estimated costs for the preferred insurance plan, wherein the customized proposal resulted from a preliminary proposal module taking a plan produced by a plan configuration engine module along with cost data to produce a formal proposal.

51. (Previously Presented) A computer program product readable by a computer system having computer-executable instructions that when executed cause a processor of the computer system to generate a customized proposal in the development of insurance plans for a customer by:

storing customer data within a database in the computer system by using one or more modules, the database having stored therein insurance plan products with plan requirements data;

comparing the customer data with the plan requirements data from the stored insurance plan products by using the one or more modules;

determining if a particular insurance plan may be proposed but is not currently configured for the customer based upon the stored plan requirements data and either the stored customer data or user selected plan options by using the one or more modules, the user selected plan options being obtained from an input device of the computer system;

presenting a description of insurance plan options, the options comprising an option currently available to the customer on a display device of the computer system based upon the stored customer data and the user selected plan options by using the one or more modules, the description of insurance plan options including an indication that the particular insurance plan being proposed is not currently configured for the customer, and an indication of what conditions are not met for the customer to qualify for the proposed but currently not configured insurance plan; and

generating a customized proposal in the computer system that is different from the stored insurance products by comparing customer data and the determining of the particular insurance plan, based upon a selection made from the presented insurance plan options by using the one or more modules, the proposal including a description of a preferred insurance plan by using the one or more modules, at least a portion of the customer data, and estimated costs for the preferred insurance plan, wherein the customized proposal resulted from a preliminary proposal module taking a plan produced by a plan configuration engine module along with cost data to produce a formal proposal.

52. (Previously Presented) A computer system for generating a customized proposal in the development of insurance plans for a customer, the system comprising:  
 an input device configured to prompt a user of the computer system to input customer data by using one or more modules;  
 a system memory having stored within a database input customer data and insurance plan products information including plan requirements data and plan options;  
 a display device; and  
 a processor unit, operatively coupled to the input device, system memory, and display device, that is configured to: (i) compare the customer data with the plan requirements data from the stored insurance plan products by using the one or more module by using the one or more modules, (ii) determine if a particular insurance plan may be proposed but is not currently configured for the customer based upon the stored plan requirements data and either the stored customer data or user selected plan options by using the one or more modules, the user selected plan options being obtained from the input device, (iii) present a description of insurance plan options, the options comprising an option currently available to the customer on the display device based upon the customer data and the user selected plan options by using the one or more modules, the description of insurance plan options including an indication that the particular insurance plan being proposed is not currently configured for the customer, and an indication of what conditions are not

met for the customer to qualify for the proposed but currently not configured insurance plan, and (iv) generate a customized proposal that is different from the stored insurance products by the comparing customer data and the determining of the particular insurance plan by using the one or more modules, based upon a selection made from the presented insurance plan options, the proposal including a description of an insurance plan, at least a portion of the customer data, and estimated costs for the insurance plan,

wherein the customized proposal resulted from a preliminary proposal module taking a plan produced by a plan configuration engine module along with cost data to produce a formal proposal.

53. (Previously presented) The method of claim 1, further comprising:
- tracking the status of proposals;
  - storing and printing sales collateral material and forms; and
  - providing a product discovery consultation function.
54. (Previously presented) The method of claim 1, wherein the computer system that is used in the storing of the customer data, is a component based, object-oriented design that is distributed across a multi-tier architecture, the multi-tier architecture comprising an application layer, a presentation layer, a session layer and a data layer.
55. (Currently Amended) A method for generating a customized proposal in the development of insurance plans for a customer, the method comprising:
- storing customer data within a database in a computer system by using one or more modules, the database having stored therein insurance plan products with plan requirements data;
  - determining if a particular insurance plan may be proposed but is not currently configured for the customer based upon the stored plan requirements data and either the stored customer data or user selected plan options by using the one or more modules, the

user selected plan options being obtained from an input device of the computer system;

presenting a description of insurance plan options, the options comprising an option currently available to the customer on a display device of the computer system based upon the stored customer data and the user selected plan options by using the one or more modules, the description of insurance plan options including an indication that the particular insurance plan being proposed is not currently configured for the customer, and an indication of what conditions are not met for the customer to qualify for the proposed but currently not configured insurance plan; and

generating a customized proposal in the computer system based upon a selection made from the presented insurance plan options by using the one or more modules, the proposal including a description of a preferred insurance plan, at least a portion of the customer data, and estimated costs for the preferred insurance plan,

wherein the customized proposal resulted from a preliminary proposal module taking a plan produced by a plan configuration engine module along with cost data to produce a formal proposal, and

wherein the insurance plans comprise at least one of health insurance plans, life insurance plans, disability insurance plans, auto insurance plans, or employee insurance benefit plans.